

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: ANNABELLE CRUZ VIRAY	§	Case No. 18-bk-18243
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/14/2018.
- 2) The plan was confirmed on 04/23/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was converted on 03/30/2020.
- 6) Number of months from filing or conversion to last payment: 14.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$166,365.70.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 13,308.00	
Less amount refunded to debtor(s)	\$ 14.19	
NET RECEIPTS		\$ 13,293.81

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 998.52	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,998.52
Attorney fees paid and disclosed by debtor(s):	\$ 49.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOSEPH L QUINN, ESQ	Lgl	0.00	3,849.00	5,049.00	5,000.00	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	16,605.48	16,605.48	2,044.08	0.00
AMERICAN EXPRESS	Uns	0.00	1,324.16	1,324.16	163.00	0.00
REDDING BANK OF COMMERCE	Uns	0.00	5,706.28	5,706.28	702.43	0.00
WELLS FARGO FINANCIAL	Uns	0.00	10,675.17	10,675.17	1,314.08	0.00
CHASE BANK USA, N.A. C/O JP	Uns	0.00	6,012.79	6,012.79	740.15	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	532.98	532.98	57.29	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	4,350.46	4,350.46	535.52	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,198.50	2,198.50	270.63	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	4,052.76	4,052.76	498.88	0.00
SYNCHRONY BANK	Uns	0.00	6,470.37	6,470.37	796.48	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	376.00	376.00	40.42	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,075.00	1,075.00	132.33	0.00
PENNYMAC LOAN SERVICES LLC	Sec	0.00	287,512.95	0.00	0.00	0.00
STEPHEN J. ROSS ESQ	Lgl	0.00	0.00	0.00	0.00	0.00
WORLDMARK	Sec	16,728.00	NA	NA	0.00	0.00
BK OF AMER	Uns	6,896.00	NA	NA	0.00	0.00
GS BANK USA	Uns	5,776.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SYNCB/AMAZON	Uns	2,198.00	NA	NA	0.00	0.00
WF CRD SVC	Uns	10,631.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 59,379.95	\$ 7,295.29	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,998.52	
Disbursements to Creditors	\$ 7,295.29	
TOTAL DISBURSEMENTS:		\$ 13,293.81

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 03/30/2020

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.